

Certificate Number: 05781-PAW-DE-034295542

Bankruptcy Case Number: 20-20845



05781-PAW-DE-034295542

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 31, 2020, at 10:29 o'clock AM PDT, Carol Byron completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: March 31, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President